

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:
 JULIE ANN MCGUIRE

CASE NO: 09-10354-RLJ-13
 HEARING DATE: 6/2/2010
 HEARING TIME: 11:00am

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2009-03 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
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II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	WELLS FARGO HOME MORTGAGE	HOME ARREARS THRU 9-09	\$1,343.63	\$144,494.00	6.00%	58	\$34.39 PAID BY TRUSTEE
	Extended term from 55 to 58 months. See modification below.						
009 0	WELLS FARGO HOME MORTGAGE	DIRECT PMTS BEGIN 10-09	\$95,065.93	\$144,494.00			PD DIRECT BY DEBTOR
010 0	UNION SQUARE FEDERAL C/U	2003 CHEVY TAHOE	\$9,767.89	\$9,620.00	8.75%	58	\$243.58 PAID BY TRUSTEE
	Extended term from 55 to 58 months. See modification below.						
011 0	IOWA PARK ISD	09 PROPERTY TAXES	\$1,484.00	\$144,494.00			PD DIRECT BY DEBTOR
017 0 *	HSBC BANK NEVADA NA	MERCHANDISE / BEST BUY	\$1,590.63	\$476.65	8.00%	58	\$12.03 PAID BY TRUSTEE
	Debt provided unsecured, claim filed secured. See modification below.						
025 0 *	WICHITA COUNTY	09 PROPERTY TAXES - 507 VICKERS CT	\$694.73	\$144,494.00			PD DIRECT BY DEBTOR
	Not provided for in confirmed plan. See modification below.						

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 1 U	UNION SQUARE FEDERAL C/U	\$147.89	012 0 U	PRA RECEIVABLES MANAGEMENT	\$2,346.62
	SPLIT CLAIM/03 CHEVY TAHOE			PURCHASES/CITIBNAK	
013 0 U	CITIFINANCIAL	\$3,100.89	014 0 U	PRA RECEIVABLES MANAGEMENT	\$3,554.85
	SERVICES			PURCHASES	
015 0 U	PRA RECEIVABLES MANAGEMENT	\$4,457.45	016 0 U	PRA RECEIVABLES MANAGEMENT	\$1,147.63
	PURCHASES / JCPENNEY			PURCHASES	
017 1 U	HSBC BANK NEVADA NA	\$1,113.98	018 0 U	MIDLAND CREDIT MANAGEMENT	\$7,224.41
	SPLIT CLAIM / MERCHANDISE			PURCHASES	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2009-03 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

All creditors shall be treated over a 58 month plan term.

The secured claim filed by HSBC Bank for \$1,590.63 shall be valued at \$476.65 and paid through the plan at 8% interest over 58 months with a payment of \$12.03 per month.

The secured claim filed by Wichita County for \$694.73 shall be valued at \$144,494 and paid direct.

Debtors plan term shall be extended from 55 to 58 months. Debtor shall pay \$321 per month beginning October 2009 for 9 months; then Debtor shall pay \$324 per month beginning July 2010 for 11 months; then Debtor shall pay \$388 per month beginning June 2011 for the remaining 38 months for a total plan base amount of \$21,197.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 6/2/2010 AT 11:00am CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2009-03 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 4/20/2010

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AUTO FINANCIAL GROUP 5638 STAR LANE HOUSTON TX 77057
CITI PO BOX 6241 SIOUX FALLS SD 57117
CITIFINANCIAL INC PO BOX 140489 IRVING TX 75014
CITIFINANCIAL PO BOX 499 HANOVER MD 21076
CITIFINANCIAL PO BOX 70923 CHARLOTTE NC 28272
CITY OF IOWA PARK/IOWA PARK ISD/WC C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
COLLECTION PO BOX 10587 GREENVILLE SC 29603
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
GEMB/JC PENNY ATTN BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 FT LOWELL SUITE 200 TUCSON AZ 85712
HSBC BANK PO BOX 5253 CAROL STREAM IL 60197
HSBC BEST BUY ATTN BANKRUPTCY PO BOX 6985 BRIDGE WATER NJ 08807
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
IOWA PARK ISD PO BOX 428 IOWA PARK TX 76367
JULIE ANN MCGUIRE 507 VICKERS CT IOWA PARK TX 76367
MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO CA 92123
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
SALLIE MAE 11100 USA PARKWAY FISHERS IN 46037
SALLIE MAE INC DEPARTMENT OF EDUCATION PO BOX 740351 ATLANTA GA 30374
TAYLOR PC PO DRAWER 980609 HOUSTON TX 77098
UNION SQUARE FCU PO BOX 6050 SHEPPARD AFB TX 76311
UNION SQUARE FEDERAL C/U 1401 HOLLIDAY WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WELLS FARGO HM MORTGAGE BANKRUPTCY DEPT MAC X 3476 STATEVIEW BLVD FORT MILL SC 29715
WELLS FARGO HOME MORTGAGE 1 HOME CAMPUS MAC #X2501-01D DES MOINES IA 50328
WELLS FARGO HOME MORTGAGE INC 3476 STATEVIEW BLVD MAC# X7801-014 FORT MILLS SC 29715
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242